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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kaylar	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Johnson	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 1200	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Kaylar First Name	Johnson Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1127 S Francisco #1 Number Street	Number Street
		Chicago Illinois 60612	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1			Johnson	Case	number (if kno	wn)	
	First Name	Middle Name	Last Name				
Part 2:	Tell the Court Abo	ut Your Bankruptcy Ca	ase				
Bankı	hapter of the ruptcy Code you hoosing to file		description of each, see <i>Notice</i> 0)). Also, go to the top of page				dividuals Filing for
8. How y	you will pay the	more details about cashier's check, or may pay with a cred lindividuals to Pay 1 lindivi	e fee when I file my petitio how you may pay. Typically money order If your attorn dit card or check with a prese in installments. If you che your Filing Fee in Installment ee be waived (You may recot required to, waive your failine that applies to your faint tion, you must fill out the A eit with your petition.	, if you are ey is subrorinted according to this eye and maily size ar	e paying the mitting your ldress. option, sig al Form 103 option only by do so onlind you are u	e fee yourself, r payment on y and attach the A). If you are filing y if your incontable to pay the pay the area.	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
bankr	you filed for ruptcy within the years?	Ves. District District District	,	When MM When	/ DD / YYYY / DD / YYYY / DD / YYYY	Case number _ Case number _ Case number _	
cases being spous filing you, o	ny bankruptcy s pending or ifiled by a se who is not this case with or by a business er, or by an te?	Yes. Debtor District Debtor District		When	/ DD / YYYY / DD / YYYY	Relationship to Case number, it Relationship to Case number, it	f known
11. Do yo reside	ou rent your ence?	✓ No. Go to Yes. Fill our	ord obtained an eviction judgm line 12. t <i>Initial Statement About an Ev</i> ankruptcy petition.				

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Debtor 1 Kaylar Johnson __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kaylar Johnson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kaylar Johnson Signature of Debtor 1 Signature of Debtor 2 Executed on 7/12/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kaylar		Johnson	Case number (if k	nown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,		. ,	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Angie Harb		Date	7/12/2017
	Signature of Attorney	or Debtor	MI	M / DD / YYYY
	3			
	Angie Harb			
	Printed name			
	0			
	Semrad Law Firm Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374024	For ell and down	
	Contact priorie	3120374024	Email address	aharb@semradlaw.com
			10%%-	
	Bar number		Illinois State	
	Dai Hulliber		Siale	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Kaylar		Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>-</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,575.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$3,575.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	7 tilloulit you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,958.00
Your total liabilities	\$21,958.00
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,151.69
5. Schedule J: Your Expenses (Official Form 106J)	\$2,001.00

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Deb	tor 1 Kaylar First Name	Middle Name	Johnson Last Name	Case number (if known)	
Part			ve and Statistical Reco	rds	
6. A	re you filing for bankrupto	y under Chapters 7, 11, or	13?		
[No. You have nothing to Yes.	report on this part of the for	m. Check this box and subm	nit this form to the court with your other so	hedules.
	Y hat kind of debt do you h	ave?			
[mer debts are those incurred l ill out lines 8-10 for statistical	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
[Your debts are not print this form to the court with		u have nothing to report on the	his part of the form. Check this box and su	limdt
		ur Current Monthly Income Form 122B Line 11; OR , For	e: Copy your total current mo rm 122C-1 Line 14.	onthly income from Official	\$1,263.20
9.	Copy the following specia	al categories of claims from	m Part 4, line 6 of Schedule	e E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support oblig	gations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	r debts you owe the governm	nent. (Copy line 6b.)	\$0.00	
	9c. Claims for death or per	sonal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy li	ne 6f.)		\$12,069.00	
	9e. Obligations arising out priority claims. (Copy line 6		divorce that you did not repo	ort as \$0.00	
	9f. Debts to pension or pro	ofit-sharing plans, and other s	similar debts. (Copy line 6h.)	\$0.00	

\$12,069.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	ation to identify your ca	ase:					
Debtor 1		Kaylar			Johnson			
Debtor 1		First Name	Middle N	lame	Last Name	e		
Debtor 2 (Spouse, if fil	ina)	Circt Name o	Mistalla N		L ant Name			
	•	First Name	Middle N	vame	Last Name			
		nkruptcy Court for the:	Northern		District of Illinoi (State			
Case num (If known)	ber							
Officia	ıl Fo	rm 106A/B						Check if this is an amended filing
Sched	dule	A/B: Prope	rty					12/1
category v responsibl write your	vhere e for s name	you think it fits best. E	Be as complete a mation. If more s nown). Answer e	nd a pace very	ccurate as possible. is needed, attach a question.	If two married people separate sheet to thi	han one category, list the are filing together, both a s form. On the top of any	are equally
			•					
1. D0 y00		or have any legal or eq o to Part 2	ultable iliterest	III ai	y residence, building	j, ianu, or similar prop	erty:	
	Yes V	Where is the property?						
1.1	ī	address, if available, or	other description	Wh	at is the property? C Single-family home	Check all that apply.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Olioot	address, ii available, er	ouror docomption		Duplex or multi-unit b	_	Current value of the	Current value of the
					Condominium or coo Manufactured or mob	•	entire property?	portion you own?
		_			Land			
	Numb	er Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a lif	
	Í		·	Wh	o has an interest in t	the property? Check	Check if this is co	ommunity property
					Debtor 1 only		Ш	
					Debtor 2 only			
				Ē	Debtor 1 and Debtor	2 only		
					At least one of the de	btors and another		
					ner information you v perty identification i	vish to add about this number:	item, such as local	
If you	own o	have more than one, lis	st here:		, ,			
				Wh	at is the property? C	check all that apply.		claims or exemptions. Put ured claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description	L	Single-family home			aims Secured by Property.
					Duplex or multi-unit be Condominium or coo	•	Current value of the	Current value of the
					Manufactured or mob		entire property?	portion you own?
					Land			
	Numb	er Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a lif	
	. ,			Wh	o has an interest in t	the property? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor	•		
					At least one of the de			
					ner information you v perty identification i	vish to add about this number:	item, such as local	

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Debtor 1	Kaylar First Name	Middle Name	Johnson Last Name	Case number	(if known)	
	eet address, if available, or oti		What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property		the amount of any secu	-
City	State]]]]	Timeshare Other Who has an interest in the property? Ch Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add abou	eck one.	Check if this is co (see instructions)	estate), if known.
you ha Part 2: Oo you ow ou own the	Describe Your Vehicle vn, lease, or have legal or hat someone else drives. If y ans, trucks, tractors, sport ut	rtion you own for a ite that number had a second to the second to the second second to the second to	t in any vehicles, whether they are reginalso report it on Schedule G: Executory Co	stered or not	? Include any vehicles	
3.1	Make Model: Year: Approximate mileage: Other information:	Ford Explorer 2002 140000	Who has an interest in the property one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$1875.00
3.2	Make Model: Year: Approximate mileage: Other information:		At least one of the debtors and an Check if this is community propinstructions) Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty (see	Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
			At least one of the debtors and an Check if this is community propinstructions)			

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	Kaylar First Name	Middle Name	Johnson Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check		red claims on Schedule aims Secured by Propert
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	Outer information.		At least one of the debtor	•		-
			Check if this is commu instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured the amount of any secu	
	Model: Year:		one. Debtor 1 only			aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		•	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Example Example 1	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	Make Model: Other information: Make Model: Make Model: Make Model: Model: Model: Model: Model: Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 and Debtor 2 or Debtor 3 or Debtor 2 or Debtor 3 or Debtor 2 or Debtor 3 or Debtor 3 or Debtor 3 or Debtor 3 or Debtor 4 or Debtor 3 or Debtor 4 or Debtor 3 or Debtor 4 o	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fured claims on Schedule ims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. For irred claims or exemptions. It is claims or exemptions. For irred claims on Schedule irred claims on Schedule irred claims on Schedule irred claims or exemptions. For irred claims on Schedule irred claims or exemptions or exemptions. For irred claims on Schedule irred claims on Schedule irred claims or exemptions. For irred claims on Schedule irred claims on Schedule irred claims or exemptions.

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture, bed \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... cellphone, 2 computers, tv, tablet \$750.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1500.00 for Part 3. Write that number here

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Johnson Debtor 1 Kaylar Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: \$200.00 netspend 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Kaylar		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory no	tes, and money orders.	
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
22.		d deposits you have made so that with landlords, prepaid rent, publi			
	163	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	-		
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	-		
23.	_	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	tor 1 Kaylar	Johnson	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IRA, i 26 U.S.C. §§ 530(b)(1), 529A(b),	n an account in a qualified ABLE program, or unde and 529(b)(1).	er a qualified state tuition program.	
	No Institution name ar	nd description. Separately file the records of any interest	ts.11 U.S.C. § 521(c):	
25.	•	rests in property (other than anything listed in line	1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		s, trade secrets, and other intellectual property s, websites, proceeds from royalties and licensing agree	ements	
	No Yes. Describe			
27.	Licenses, franchises, and other Examples: Building permits, exclu-	general intangibles sive licenses, cooperative association holdings, liquor li	icenses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No Yes. Give specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No	hether ms	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms 	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether rms alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kaylar		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance parameters: Health, disabil		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someo	of a living trust, expect		y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	 ınliquidated claims of	every nature, including countered	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	No Yes. Describe				
36.		-	n Part 4, including any entries fo		\$200.00
Port	5: Describe Any Ru	siness_Belated Dro	nerty You Own or Have an li	nterest In. List any real estate in Pa	ort 1
Part					
37.	No. Go to Part 6.	y legal or equitable in	terest in any business-related pr	operty?	Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable on No	commissions you alre	eady earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		s, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				

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Deb	tor 1 Kaylar		Johnson	Case number (if known)		
1	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, e	quipment, supplies you use in bus	siness, and tools of your trade	•		
	✓ No					
	Yes. Describe					
11	Inventory					
41.						
	✓ No					
	Yes. Describe					
42.	Interests in partnersh	ips or ioint ventures				
	✓ No	,				
		Name of e	entity:	% of ownership:		
	Yes. Give specific information about					
	them	·				
					_	
43.	Customer lists, mailing	lists, or other compilations				
	√ No					
		nclude personally identifiable informa	ation (as defined in 11 U.S.C. &	101(41Δ))2		
	Tes. De your lists li	rolded personally identifiable informe	ation (as defined in 11 o.c.o. g	101(4179):		
	No					
	Yes. Desc	ribe				
44.	Any business-related	property you did not already list				
	✓ No					
	Yes. Give specific					
	information					
					<u> </u>	
		III of your entries from Part 5, inc		ou have attached		
for Pa	art 5. Write that numbe	er here				
Part	Describe Any Fa	arm- and Commercial Fishing	a-Related Property You O	wn or Have an Interest In.		
ı aı		interest in farmland, list it in Part 1.				
46.	Do you own or have a	ny legal or equitable interest in a	ny farm- or commercial fishir	ng-related property?		
	No Code Dest 7	•			Current value of the	
	Yes. Go to line 47.				portion you own?	
	les. do to line 47.				Do not deduct secured or exemptions	a ciaims
47.	Farm animals					
	Examples: Livestock, p	oultry, farm-raised fish				
	✓ No					
	Yes. Describe					

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Debt		Johnson	Case number (if known)	
	First Name Middle Name L	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	✓ No			
	Yes. Describe			
			_	
52. A	dd the dollar value of all of your entries from Part 6, includin	g any entries for page	es you have attached	
for Pa	art 6. Write that number here			
•			_	
Part	7: Describe All Property You Own or Have an Intere	est in That You Did	Not List Above	
53.	Do you have other property of any kind you did not already I	list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write th	at number here		•
Part	8: List the Totals of Each Part of this Form			
55 I	Part 1: Total real estate, line 2		•	
55. F	rait 1. Total real estate, line 2			
56 r	part 2 total vehicles, line 5			
		\$1875.00	_	
57. P	Part 3: Total personal and household items, line 15	\$1500.00	<u>_</u>	
58. P	Part 4: Total financial assets, line 36	\$200.00		
59. I	Part 5: Total business-related property, line 45	<u>*</u>	_	
		-	<u> </u>	
60. I	Part 6: Total farm- and fishing-related property, line 52		<u> </u>	
61. I	Part 7: Total other property not listed, line 54			
62 1	Total personal property. Add lines 56 through 61			
	parameter property and mode of an odgit of the minimum.	\$3575.00	Copy personal property total	+ \$3575.00
			oop, possessa proporty total P	
				\$3575.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

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ylar st Name st Name	Middle Name	Johnson Last Name		
	Middle Name	Last Name		
et Name				
et Nama				
ot i vaiii c	Middle Name	Last Name		
uptcy Court for the:	Northern	District of Illinois		
		(State)		
rm 106C				Check if this is amended filing
)			rm 106C	

amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	n as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Ford Explorer, 2002, 2002 Ford Explorer Line from Schedule A/B: 03	\$1,875.00	\$1,875.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$300.00	\$300.00					
	used clothing Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 used jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Other financial account, 100% of fair market value, up to any netspend applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 used furniture, bed 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$750.00 description: **✓** \$750.00 cellphone, 2 computers, 100% of fair market value, up to any tv, tablet

applicable statutory limit

Line from Schedule A/B:

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		_ `		. •		
Fill in this	information to identify your c	ase:				
Debtor 1	Kaylar		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fil	^{ling)} First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
_			(State)			
Case num	ber					
	al Form 106D					Check if this is an amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space			le are filing together, both are equester the entries, and attach it to	• •		
1. D o a	ny creditors have claims s	secured by your proper	rty?			
✓	No. Check this box and sub	mit this form to the court	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
	Yes. Fill in all of the information	on below.				
Part 1:	List All Secured Claims					
for ea		ditor has a particular claim	ured claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill	in this inforr	nation to identify your c	ase:					
Deb	otor 1	Kaylar		Johnson				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number lown)							
Of	ficial Fo	orm 106E/F				Chec	k if this is an	amended filing
						_		
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair	r party to a n 106A/B) a ns that are entries in tl	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une reditors Who Hold Claims	could result in a clain expired Leases (Official Secured by Property.	ms and Part 2 for creditors with Also list executory contract a Form 106G). Do not include a lf more space is needed, copy top of any additional pages, we top of any additional pages, we have to be a second to the contract of the contract	s on <i>Schedul</i> ny creditors the Part you	le A/B: Prope with partial uneed, fill it	erty (Official lly secured out, number
Par	t 1: List /	All of Your PRIORITY	/ Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against y	ou?				
	✓ No. 0	Go to Part 2.						
	Yes.							
2.	listed, iden As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amour ling to the creditor's nan particular claim, list the o		both priority	and nonprior	ity amounts.
						Tatal	Deignitus	Mannuiauitu

claim

amount

amount

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CCI \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 501 Greene Street # 302 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30901 Georgia Augusta City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt DISPUTED Other. Specify ___ Is the claim subject to offset? Yes 4.2 City of Chicago Parking Tickets \$9,388.00 Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street, Rm 540 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60604 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ parking tickets Is the claim subject to offset? **✓** No Yes 4.3 Sprint \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 219554 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify_ phone bill Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 U S DEPT OF ED/GSL/ATL \$8,056.00 Last 4 digits of account number 6132 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$4,013.00 Last 4 digits of account number 1061 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30301 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

Other. Specify _

Is the claim subject to offset?

✓ No ✓ Yes Case 17-20821 Doc 1 Filed 07/12/17 Entered 07/12/17 18:01:07 Desc Main Document Page 26 of 70

Deb	otor 1 Kaylar First Name		Middle Name	Johnson Last Name	Case number (if known)	
Part		to Be Notified		nt You Already Liste	ted	
	collection agenc	y is trying to colle y here. Similarly, i	ct from you for a d	ebt you owe to some on one creditor for an	r, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.	
	HARRIS & HARRI Name	SLTD		On which enti	try in Part 1 or Part 2 did you list the original creditor?	
	111 W JACKSON			Line 4.2	of (Check Part 1: Creditors with Priority Unsecured Claims	
	Number Street				one): Part 2: Creditors with Nonpriority Unsecured Claims	
	CHICAGO	Illinois	60604	Last 4 digits o	of account number	
	City	State	Zip Code			

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Debtor 1 Kaylar Johnson Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159. Total claims
			Total Claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$12,069.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,889.00
	6j. Total. Add lines 6f through 6i.	6j.	\$21,958.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kaylar		Johnson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(5-35)	
(If known)				_

Official Form 106G

П	Check if this is an
	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument rag	JC 23 01 70
Fill	in this infor	mation to identify your c	ase:		
Deb	otor 1	Kaylar		Johnson	
		First Name	Middle Name	Last Name	
	otor 2				
(Spc	ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ited States B	Sankruptcy Court for the:	Northern	District of Illinois	
_				(State)	
	se number nown)	·			
,	<u> </u>				Check if this is an
					amended filing
\bigcirc 1	fficial	Form 106H			
	inoiai	1 01111 10011			
Sc	hedul	e H: Your Cod	lebtors		12/15
Cod	obtore are	noonle or entities who	are also liable for any del	ate you may have Re a	as complete and accurate as possible. If two married people are
			-	-	e space is needed, copy the Additional Page, fill it out, and number
			tach the Additional Page	to this page. On the to	top of any Additional Pages, write your name and case number (if
kno	wn). Answe	r every question.			
1.	Do you ha	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	s a codebtor.)
	√ No				
	Yes				
2	Within the	lact 8 years have you	lived in a community pro	norty state or territory	y? (Community property states and territories include Arizona, California,
۷.			kico, Puerto Rico, Texas, W		
	No. 0	Go to line 3.		-	
	Yes.	Did vour spouse, forme	er spouse, or legal equiva	lent live with you at the	e time?
		No		, ,	
		-	v state or territory did voi	ı live?	Fill in the name and current address of that person.
	ш	TOO. IIT WITHOUT CONTENIANT	y oldio or torritory and you		This is the matter data content address of that person.
		Name of your shouse if	ormer spouse, or legal equ	valent	
		ivanie or your spouse, i	onner spouse, or legal equ	valent	
		Number Street			
		City	State	Zip Co	Code
	In Calumn	. 4 link all afvarre	stava Da mat imalicale		wife varies and read in fillings with year. List the manage objects in the C
ა.	in Column	ı ı, list ali of your codel	JUS. DO NOT INCIUDE YOU	spouse as a codebtor	r if your spouse is filing with you. List the person shown in line 2

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20	oamone	•	ago oo	0.70		
Fill in this informa	ation to identify	your case:						
Debtor 1 Kay	/lar		Johns	on				
	st Name	Middle Name	Last N	lame		_ Ch	eck if this is:	
Debtor 2 (Spouse, if filing) First	st Name	Middle Name	Last N	lame		- ┌	An amended filing	
United States Bankthe:		Northern	_ District of Ill	inois		_ =	A supplement showing post-petition chapte expenses as of the following date:	
Case number			(0	State)				
(If known)							MM / DD / YYYY	
Official Fo	rm 106l							
Schedule I	l: Your In	come					1	
information abou spouse. If more s number (if knowr	t your spouse. I pace is needed	f you are separated and, , attach a separate she y question.	d your spous	se is	not filing	with you, do	ur spouse is living with you, include o not include information about your tional pages, write your name and cas	
Fill in your em	ployment		Debtor 1				Debtor 2	
information.		Employment status	∠ Employed				Employed	
If you have mor attach a separat	e page with		✓ Employed Not Employed				Not Employed	
information abo employers.	out additional	Occupation		_				
Include part tim		Employer's name	IProc Schaumburg HR, LLC 1140 Reservoir Ave			С		
self-employed v		Employer's address						
or homemaker,	y include student if it applies.		Number St	Number Street			Number Street	
			Cranston		Rhode	02920		
					Island		City State Zip Code	
		How long employed	City		State	Zip Code		
		there?	3 months					
Part 2: Give D	etails Ahout N	Nonthly Income						
GIVO D	orano / raodit il	monthly moonto						
Estimate month		the date you file this for	n. If you have	nothi	ng to repo	rt for any line,	write \$0 in the space. Include your non-filing	
If you or your non- more space, attac			, combine the	inforr	nation for a	all employers f	or that person on the lines below. If you nee	
o opaoo, attac	2 0000100				For C	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.		\$1,368.27		
	d list monthly over	rtime pav.		•		40.00		
				3.		+ \$0.00		

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Debtor 1Kaylar First Name	Middle Name	Johnson Last Name	Case numbe	er (if				
THE THE THE	inidate Haine	Zuot Humo	known) For Debtor 1	For Debtor 2 or non-filing spouse				
Copy line 4 here		→ 4.	\$1,368.27					
5. List all payroll deductions:								
5a. Tax, Medicare, and Socia	al Security deductions	5a.	\$151.99					
5b. Mandatory contributions	for retirement plans	5b.	\$0.00					
5c. Voluntary contributions f	or retirement plans	5c.	\$0.00					
5d. Required repayments of	retirement fund loans	5d.	\$0.00					
5e. Insurance		5e.	\$0.00					
5f. Domestic support obligat	ions	5f.	\$0.00					
5g. Union dues		5g.	\$0.00					
5h. Other deductions. Specify	y:	5h. +	\$0.00 +					
6. Add the payroll deductions. A+5h.	Add lines 5a + 5b + 5c + 5d + 5e +5	of + 5g 6.	\$151.99					
7. Calculate total monthly take	-home pay. Subtract line 6 from lin	e 4. 7.	\$1,216.28					
8. List all other income regular	ly received:							
8a. Net income from rental p business, profession, or fa	property and from operating a farm							
	n property and business showing d necessary business expenses, and ne.	d 8a.	\$0.00					
8b. Interest and dividends		8b.	\$0.00					
8c. Family support payments dependent regularly rece	s that you, a non-filing spouse, or eive	а						
Include alimony, spousal so divorce settlement, and pro	upport, child support, maintenance operty settlement.	, 8c.	\$0.00					
8d. Unemployment compens	ation	8d.	\$0.00					
8e. Social Security		8e.	\$0.00					
Include cash assistance and cash assistance that you red	ance that you regularly receive d the value (if known) of any non- ceive, such as food stamps (benefit trition Assistance Program) or	s						
Food Assistance Programs	Income	8f.	\$511.00					
8g. Pension or retirement in	come	8g.	\$0.00					
8h. Other monthly income. S	Specify: Pro-rated Tax Refund	8h. +	\$424.41 +					
9. Add all other income Add line	es 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$935.41		.]			
10. Calculate monthly income. A Add the entries in line 10 for De	Add line 7 + line 9. ebtor 1 and Debtor 2 or non-filing s	10. pouse	\$2,151.69	+	_	\$2,151.69		
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
Specify:		and that are not o			11. +	\$0.00		
					_	Ψ0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies								
13. Do you expect an increase of No.	or decrease within the year after	you file this form	?					
Voc Evolain:						——————————————————————————————————————		
Yes. Explain:								

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		Doct	ament 1 age 32 of 70	,		
Fill in this info	rmation to identif	y your case:				
Debtor 1	Kaylar		Johnson			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ing	
				A supplement s	showing post-petition	chapter 13
United States i	Bankruptcy Court	for the: Northern	District of Illinois (State)		the following date:	·
Case number				MM / DD / YYY		
(**************************************				WIWI / DD / TTT	1	
Official	Form 10	16J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans	more space is n swer every quest scribe Your Ho					iber
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
<u>'</u>	No					
l l		must file Official Forms 106J-2, Exper	nses for Senarate Household of Deh	tor 2		
2. Do you hay	ve dependents?	□ No		0,		
_	Debtor 1 and	4 , 500 .00.00	B de alle calette calette d	De constantio	Barriera	
Debtor 2.	Jebior Fand	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent with you?	I live
			Child	8 years	No.	
					Yes.	
			Child	5 years	No.	
					✓ Yes.	
expenses of than	penses include of people other	✓ No				
yourself an dependent	-	Yes				
		going Monthly Expenses				
		your bankruptcy filing date unless	you are using this form as a sunn	ement in a Chanter 1	13 case to report	
	of a date after th	ne bankruptcy is filed. If this is a sur				;
		h non-cash government assistance cluded it on Schedule I: Your Income			Your e	expenses
	I or home owner or the ground or I	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's	s, or renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kaylar Johnson Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities 5. \$0.00 6. Utilities 6. \$290.00 6b. Water, severa, gurbage coflection 6b. \$290.00 6c. Telephone, cell phone, internet, sabilitie, and cable services 6c. \$290.00 6c. Chiler, Speciby: 6d \$200.00 7. Food and housekeeping supplies 7. \$645.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, leading, and dry cleaning 9. \$120.00 10. Personal care products and services 11. \$80.00 11. Medical and dental expenses 11. \$80.00 12. Transportation, include gapenses 11. \$20.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$20.00 14. Charitable contributions and religious donations 14. \$20.00 15. Install insurance 15a \$0.00 16. Charitable insurance 15a \$0.00 16. Charitable insurance 15a \$0.00 1	riistivanie	Middle Name Last Name		
6. Utilities: 6.8. \$290.00 6. B. Wilst, sewer, garbage collection 6b. \$30.00 6b. Wilst, sewer, garbage collection 6c. \$298.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$298.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. \$30.00 7c. Food and housekeeping supplies 8. \$0.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$120.00 11. Medical and dental expenses 11. \$80.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$378.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Intertainment, clubs, recreation, newspapers, magazines, and books 15. \$0.00 15. Intertainment, clubs, recreation, proving				Your expenses
68. Electricity, heat, natural gas 6a. \$290.00 69. Walter, sewer, garbage collection 6b. \$0.00 6c. Telephone, call phone, Internet, satellite, and cable services 6c. \$298.00 6d. Other, Specity: 6d. \$0.00 7. Food and housekeeping supplies 7. \$645.00 8. Childcare and children's education costs 8. \$0.00 8. Childcare and children's education services 10. \$120.00 10. Personal care products and services 11. \$80.00 11. Medical and dental expenses 11. \$80.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$378.00 15. Insurance. 12. \$378.00 16. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15. Lie lath insurance deducted from your pay or included in lines 4 or 20. \$0.00 15. Lie lath insurance. 15a \$0.00 15. Lie lath insurance. 15a \$0.00 15. Transes, Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 <td>5. Additional mortgage payments</td> <td>for your residence, such as home equity loans</td> <td>5.</td> <td>\$0.00</td>	5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephonne, cell phone, Internet, satellite, and cable services 6c. \$288.00 6d. Other, Specify; 7c. \$445.00 7c. Food and housekeeping supplies 7c. \$455.00 8c. Childcare and children's education costs 8c. \$0.00 9c. Clothing, Isuandry, and dry cleaning 9c. \$120.00 10. Personal care products and services 11c. \$360.00 11. Medical and dental expenses 11c. \$378.00 12. Transportation. Include gas, maintenance, bus or train fare. 12c. \$378.00 10. not include acre previous 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15c. \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15c. \$50.00 15c. Vehicle insurance 15c. \$50.00 15c. Vehicle insurance 15c. \$0.00 15c. Vehicle insurance \$15c. \$0.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$298.00 6c. Other, Specify: 6d \$0.00 7. Food and housekeeping supplies 7. \$845.00 8. Childcare and children's education costs 8. \$9.00 9. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$120.00 11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include ear payments 13. \$20.00 15. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$20.00 15. Insurance. 15. \$20.00 15. Insurance. 15. \$0.00 15. Leath insurance 15. \$0.00 15. Leath insurance 15. \$0.00 15. Leath insurance. 15. \$0	6a. Electricity, heat, natural gas		6a.	\$290.00
6d. Other. Specify	6b. Water, sewer, garbage collect	ion	6b.	\$0.00
7. Food and housekeeping supplies 7. \$845.00 8. Childcare and children's education costs 8. \$0.00 10. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$120.00 11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include ace payments 13. \$80.00 14. Charitable contributions and religious donations 13. \$80.00 15. Insurance. 15a \$0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00 <	6c. Telephone, cell phone, Intern	et, satellite, and cable services	6c.	\$298.00
7. Food and housekeeping supplies 7. \$845.00 8. Childcare and children's education costs 8. \$0.00 10. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$120.00 11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include ace payments 13. \$80.00 14. Charitable contributions and religious donations 13. \$80.00 15. Insurance. 15a \$0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00 <	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$120.00 10. Personal care products and services 10. \$120.00 11. Medical and dental expenses 11. \$80.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$378.00 10. Include car payments 13. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$20.00 15. Insurance. 15. \$0.00 15. Insurance. 155. \$0.00 15. Life insurance deducted from your pay or included in lines 4 or 20. 156. \$0.00 15. Cybricle insurance. 156. \$0.00 15. Cybricle insurance. 156. \$0.00 15. Cybricle insurance. 156. \$0.00 15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 17. Coar payments for Vehicle 1 17a. \$0.00 17a. Car payments for Vehicle 2 17b.			7.	\$645.00
10. Personal care products and services 10. \$12.00 11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$378.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$20.00 15. Insurance. 15a \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. 15c \$50.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. Specify: 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 <td< td=""><td>8. Childcare and children's educa</td><td>tion costs</td><td>8.</td><td>\$0.00</td></td<>	8. Childcare and children's educa	tion costs	8.	\$0.00
11. Medical and dental expenses 11. \$80.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$378.00 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$20.00 15. Insurance. 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. \$50.00 15c. Vehicle insurance. Specify: 15d. \$0.00 \$0.00 15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 Specify: 15d. \$0.00 \$0.00 17. Installment or lease payments: 17a. \$0.00 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. Other. Specify: 17c. Other. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). 18. 19. Other payments you make to support others who do not live with you. \$0.00	9. Clothing, laundry, and dry clear	ning	9.	\$120.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$378.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$20.00 15. Insurance.	10. Personal care products and se	ervices	10.	\$120.00
Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. Insurance. 15. Insurance 15. Insurance	11. Medical and dental expenses		11.	\$80.00
14. Charitable contributions and religious donations 14. \$20.00 15. Insurance. 30.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15b. \$0.00 15c. Vehicle insurance 15c. \$50.00 15d. \$0.00 15d. Other insurance. Specify: 15d. \$0.00 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$0.00 17. Installment or lease payments: 16 \$0.00 17. Locar payments for Vehicle 1 17a. \$0.00 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 \$0.00 17c. Other. Specify: 17c. \$0.00 \$0.00 17c. Other. Specify: 17c. \$0.00 \$0.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 Specify: 20. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 <		aintenance, bus or train fare.	12.	\$378.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. So.00 15b. Health insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify:	13. Entertainment, clubs, recreat	ion, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and	religious donations	14.	\$20.00
15b. Health insurance		ed from your pay or included in lines 4 or 20.		
15c. Vehicle insurance 15c	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 Specify:	15c. Vehicle insurance		15c	\$50.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments: 30.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. \$0.00 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease payments	S	10	
17c. Other. Specify:	17a. Car payments for Vehicle 1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19.Other payments you make to support others who do not live with you. Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.			10	\$0.00
Specify:		·	10.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00	, , ,		19.	\$0.00
20b. Real estate taxes. 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20.Other real property expenses r	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20a. Mortgages on other propert	y	20a	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20b. Real estate taxes.		20b	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's, or i	renter's insurance	20c	\$0.00
20e. Homeowner's association or condominium dues 20e \$0.00	20d. Maintenance, repair, and up	keep expenses.	20d	
	20e. Homeowner's association o	r condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Kayla			Johnson	Case number (if known)		
First I		Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expens	es.				\$2,001.00
	nes 4 through 21.			\$0.00		
. ,	line 22 (monthly expen			\$2,001.00		
22c. Add lir	ne 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	ome.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,151.69
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$2,001.00
		ses from your monthly in	ncome.			\$150.69
The re	esult is your monthly ne	et income.			23c	
			pan within the year or do yo			

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Fill in this information to identify your case:							
Debtor 1	Kaylar		Johnson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (lf known)			(Otallo)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
X	/s/ Kaylar Johnson	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 7/12/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill i	n this i	informa	tion to identify your c	case:					
Deb	tor 1	_	aylar		John				
Deb	tor 2	F	irst Name	Middle	Name Last	Name			
(Spo	use, if fili	ing) F	irst Name	Middle	Name Last	Name			
Unit	ted Stat	tes Ban	kruptcy Court for the:	Northern	District of	Illinois (State)			
Case (If kno	e numl	ber _				(Otato)			
			107						Check if this is a
<u>Ot</u>	TICI	al F	orm 107						amended filing
Sta	aten	nent	of Financia	al Affairs f	or Individua	Is Filing 1	for Bankrเ	ıptcy	04/1
info	rmatio	on. If m		ed, attach a sep	narried people are fil arate sheet to this f				supplying correct your name and case
Par	t 1: C	Give D	etails About Your	Marital Status	and Where You Li	ved Before			
1.	Wha	at is you	ur current marital st	atus?					
	П	Marrie	ed						
	✓	Not ma	arried						
2.	Duri	ing the	last 3 years, have yo	ou lived anywher	e other than where yo	ou live now?			
	V	No							
		Yes. L	ist all of the places yo	ou lived in the las	t 3 years. Do not inclu	ıde where you li	ve now.		
		Debto	r 1:		Dates Debtor 1 live there	ed Debtor 2	2:		Dates Debtor 2 lived there
						Sam	e as Debtor 1		Same as Debtor 1
									_
		Numbe	er Street	_	From	Number	Street		From
					То				То
		City	State	Zip Code		City	State	Zip Code	
	_					Sam	e as Debtor 1		Same as Debtor 1
					From				From
		Numbe	er Street		To	Number	Street		To
	_	City	State	Zip Code		City	State	Zip Code	
3.									ommunity property states
			include Arizona, Califo	ornia, Idaho, Louis	siana, Nevada, New Me	exico, Puerto Rico	, Lexas, Washingto	on, and Wisconsin.)	
	L.	lo 'es Ma	ka sura vou fill out S	chedule H. Vour	Codebtors (Official Fo	orm 106H\			
	⊔ '	GO. IVIA	ino sui e you iiii out s	onedule II. IUUI	Coucoto (Onicial F	om 10011).			

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Johnson

Debtor 1 Kaylar Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$4519.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$12000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$12000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) link \$3,577.00 From January 1 of current year until the date you filed for bankruptcy: link \$6,132.00 For last calendar year: (January 1 to December 31, 2016 link \$6,132.00 For the calendar year before that: (January 1 to December 31, 2015

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Johnson Debtor 1 Kaylar _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	Kaylar			Joh	nnson	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsio corp ager	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any e erson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
_	ide payments on No		ranteed or cosigned	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						

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Debtor 1 Kaylar Johnson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Kaylar	Johnson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		ank or financial institution, set off any	amounts from your
	No			
	Yes. Fill in the details.			
		Describe the action the	creditor took Date act was take	
	Creditor's Name			
	Number Street		·	
		Last 4 digits of account n	umber: XXXX-	
		C		
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		oossession of an assignee for the bene	fit of creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	tal value of more than \$600 per perso	n?
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates yo gave the gifts	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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btor 1	Naylai	Johnson Case number (if kno	own)	
	First Name Middle Name	Last Name	· 	
Wit	hin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
V	No			
Ë	Yes. Fill in the details for each gift or contribu	tion		
	-			
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	that total more than \$000		Contributed	
		_		
	Charity's Name			
		_		
		_		
	Number Street			
	City State 7in Code	_		
	City State Zip Code			
6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy or s	ince you filed for bankruptcy, did you lose anything be	ecause of theft, fire,	other disaster, or
gar	nbling?			
✓	No			
П	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of <i>Schedule</i>		
		A/B: Property.		
7:	List Certain Payments or Transfers			
	No			
✓	Yes. Fill in the details.			
		Description and value of any property	Date payment	Amount of
		Description and value of any property transferred	or transfer	Amount of payment
	Semrad Law Firm		or transfer	
	Semrad Law Firm Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	transferred	or transfer was made	payment

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)ebtoı	· 1 Kaylar		Johnson	Case	number <i>(if known)</i>			
	First Name	Middle Name	Last Name	_				
h	Vithin 1 year before you file elp you deal with your cred to not include any payment o	litors or to make payn		ur behalf	pay or transfer	any property to a	anyone	who promised t
[No							
	Yes. Fill in the details.							
			Description and value of ar transferred	ıy propert	у	Date payment or transfer was made	Amou	unt of payment
	Person Who Was Paid		-					
	Number Street		-					
			-					
	City State	Zip Code	-					
li	nd transfers that you have alre	and transfers made as	security (such as the granting of a	security in	terest or mortga	ge on your proper	ty). Do r	not include gifts
L	Yes. Fill in the details.							
			Description and value of pr transferred	operty	Describe any payments rein exchange	property or ceived or debts p	oaid	Date transfer was made
	Person Who Received Tra	nsfer	-					
	Number Street		-					
	City State Person's relationship to ye	Zip Code ou	-					
	Person Who Received Tra	nsfer	-					
	Number Street		-					
	City State Person's relationship to ye	Zip Code ou	-					
b	/ithin 10 years before you fi eneficiary? These are often called asset-pi		d you transfer any property to a	self-settl	ed trust or sim	lar device of whi	ch you	are a
	No Yes. Fill in the details.	ŕ						
L			Description and value of t	he proper	ty transferred			Date transfer was made
	Name of trust							

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Johnson Debtor 1 Kaylar Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Johnson Debtor 1 Kaylar Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Kaylar			J	ohnson	Cas	e number (ii	known)		
		First Name		Middle Name	La	st Name					_
26.	Hav	e you been a part	y in any judio	ial or administr	ative proce	eding under	any environmen	ntal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the de	tails.								
					Court or ag	jency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name)					On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				
Part	11:	Give Details A	bout Your E	Business or Co	onnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following c	onnections t	o any busines	s?
					-		activity, either f	ull-time or p	oart-time		
		A member of A partner in		oility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		ш .		naging executiv	e of a corp	oration					
		An owner of	at least 5% c	of the voting or e	quity secur	ities of a corp	ooration				
	✓	No. None of the a				ou for each h	v voino oo				
	Ш	Yes. Check all the	ат арріу аро	ve and illi in the			usiness. Ire of the busine	:SS	Employer I	dentification r	number Do not
										cial Security r	number or ITIN.
		Business Name							EIN:		
		Number Street			— Name	of account	ant or bookkeep	ner .	Dates busi	ness existed	
		City	State	Zip Code	_	o di doccume	uni di Bodintoop		From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
			Obsta	7'- 01-	Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ıre of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	a of account	ant or bookkeep	ner .	Dates busi	ness existed	
		City	State	Zip Code		or account	ant of bookkeep	.01	From	To	

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Deb	otor 1 Kaylar		Johnson	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details below	V.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understand t	nat making a false sta fines up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Deb			Signature of Debtor 2
	Date 7/12/2017			Date
			Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No			, , , , , , , , , , , , , , , , , , , ,
i	Yes			
ı	Did you pay or agree to pay som	eone who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern D	istrict of Illinois		
In re	Kaylar Johnson		Case	No	
_	Debtor				(If known)
			Chap	oter	Chapter 13
	DISCLOSURE OF	COMPENSA	TION OF ATTOR	NEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	f the petition in bankruptcy,	or agreed to $\mathfrak k$	be paid to me, for services
	For legal services, I have agreed to a	ccept			\$2,900.00
	Prior to the filing of this statement I	have received			\$100.00
	Balance Due				\$2,800.00
2.	The source of the compensation pair	d to me was:			
	Debtor	Other (sp	ecify)		
3.	The source of the compensation pai	d to me is:			
	✓ Debtor	Other (sp	ecify)		
4.	I have not agreed to share the abmembers and associates of my l	oove-disclosed comper aw firm.	sation with any other person	unless they	are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the ag			
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	-		· ·
	b. Preparation and filing of any	petition, schedules, sta	atements of affairs and plan v	vhich may be	required;
	c. Representation of the debtor	at the meeting of credi	tors and confirmation hearing	g, and any ad	ljourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	gs and other contested bank	ruptcy matte	rs;
6.	By agreement with the debtor(s), the	above-disclosed fee do	oes not include the following	services:	
		CER	TIFICATION		
	certify that the foregoing is a comple or(s) in this bankruptcy proceedings.	te statement of any agr	eement or arrangement for pa	ayment to me	for representation of the
	7/12/2017		/s/ Angie Ha	rb	
	Date		Signature of Atto	orney	_
			Semrad Law F	Firm	
			Name of law f	ïrm	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District	of Illinois	
In re	Kaylar Johnson	200.000 to 100.000 to	Case No.	
	Debtor	•	# d destribution to the contract of the contra	(if known)
			Chapter	Chapter 13
D	ISCLOSURE OF (COMPENSATION	OF ATTORNEY FO	OR DEBTOR
1. Pursua comper	nt to 11 U.S.C. § 329(a) and Fo	ed. Bankr. P. 2016(b), I certify the	nat I am the attorney for the abov tion in bankruptcy, or agreed to n of or in connection w ith the b	venamed debtor(s) and that
For lega	al services, I have agreed to acc	cept		\$2,900.00
Prior to	the filing of this statement I ha	ave received		\$100.00
Balance	Due:			
2. The sou	rce of the compensation paid	to me was:		(\$2,800.00
TAN STATE OF THE S	✓ Debtor	Other (specify)		
3. The sou	rce of the compensation paid t	to me is:		
- Annowane st	Z Debtor	Other (specify)		
4. 7 i ha	ve not agreed to share the abo nbers and associates of my lav	ve-disclosed compensation wit v firm.	th any other person unless they a	are
	ve agreed to share the above-d nbers or associates of my law f people sharing in the compens	IIII. A CHOV OF ME SOMEOMANT †	other person or persons who are ogether with a list of the names	not of
a. P	for the above-disclosed fee, I analysis of the debtor's financial ankruptcy;	have agreed to render legal sen al situation, and rendering advi	vice for all aspects of the bankru ce to the debtor in determining v	ptcy case, including: whether to file a petition in
b. P	reparation and filing of any pe	tition, schedules, statements o	f affairs and plan which may be r	required;
			onfirmation hearing, and any adj	
d. R	epresentation of the debtor in	adversary proceedings and oth	er contested bankruptcy matters	3:
		ove-disclosed fee does not incl		,
	-			
······································		CERTIFICATION	•	
I certify tha debtor(s) in this	t the foregoing is a complete s s bankruptcy proceedings.	tatement of any agreement or a	arrangement for payment to me f	or representation of the
7	7/12/2017		/s/ Angie Harb	***************************************
	Date		Signature of Attorney	
	F		Semrad Law Firm	
	4		Name of law firm	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/12/2017	
Signed:		
	ar Johnson Jahrum	/s/ Angie Harb @ M
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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THE ATTORNEY AGREES TO:

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	s)	Attorney for Debtor(s)
		/s/ Angie Harb
/s/ Kayla	ar Johnson	
Signed:		
Date:	//12/2017	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Johnson, Kaylar Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tru	ue and correct to the best of their
Date:	7/12/2017	/s/ Johnson, Kay Johnson, Kaylar <i>Signature of Deb</i>	

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CCI 501 Greene Street # 302 Augusta, GA, 30901

City of Chicago Parking Tickets 333 South State Street, Rm 540 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Sprint P O Box 629023 El Dorado Hills, CA, 95762

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Debtor 1 Kaylar First Name	Middle Name	Johnson Last Nama	Case number @know	y
000 ST 500 ST	testions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individue No. Go to line 16b. Yes. Go to line 17.	rily consumer debt ual primarily for a p ily business debts er investment or thr	ersonal, family, or housel? Business debts are debough the operation of the	ts that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha	ter 7. Do you estimat		perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Ensurement.	5,000 10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	门 \$10,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Ran 78 Sign Below	how oversing this patition			
	correct. If I have chosen to file under Coof title 11, United States Code under Chapter 7. If no attorney represents me all out this document, I have obtain I request relief in accordance volumers and making a false st	Chapter 7, I am awa e. I understand the nd I did not pay or ained and read the with the chapter of atement, concealin case can result in	are that I may proceed, if e relief available under each agree to pay someone who notice required by 11 U.S title 11, United States Co	de, specified in this petition.
	/s/ Kaylar Johnson Signature of Debtor 1	nja Jah	∧ ∰ ★ Signature of De	ebtor 2
	Executed on 7/7/2017 MM / D	D / YYYY	Executed on	MM / DD / YYYY

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Fill in this info	rmation to identify you	r case;			
Debtor 1	Kaylar		lehnaan		
	First Name	Middle Name	Johnson Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name			
Inited States	Bankruptcy Court for th		Last Name		•
]	заниврису Соон тог иг	e: Northern	District of Illinois (State)	-	
Case number (If known)				<u>-</u>	
***************************************	Form 106D				Check if this is ar amended filing
Declarat	ion About ar	Individual Debto	r's Schedules		12/15
If two married	people are filing toge	ther, both are equally responsi	ble for supplying correct in	formation.	
Partie Sign				, weapon to make the common state of the contract the con	undagangan kang ang ang ang ang ang ang ang ang ang
Did you pa	sy or agree to pay son	neone who is NOT an attorney	to help you fill out bankrup	tcy forms?	
∠ No					
[] Yes. N	lame of person		Attach Bankruptcy Petiti Signature (Official Form	on Preparer's Notice, Declaration, and 119).	
Under pen that they a /s/ Kaylar Signature of	Johnson Y (M)	ore that I have read the summa	ery and schedules filed with Signature of E		- : - : - :
Date 7/7/2	017 DD/YYYY		Date		:
1411411	ווו ועונ		NANA/CYC	MMM	

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Debtor	1 Kaylar		Johnson	0
	First Name	Middle Name	Last Name	Case number (it known)
28. W	ithin 2 years before you	i filed for hankminton did.		
Çr	editors, or other partie	s.	ou give a financial state	nent to anyone about your business? Include all financial institutions,
C	7 No			
2000	Yes. Fill in the details	below.		
staten			Date issued	
	Name		MM/DD/YYYY	man.
	Number Street			
	City S	State Zip Code		
	,	zp odde		
Pani 12	Sign Below			
				nents, and I declare under penalty of perjury that the answers are erry, or obtaining money or property by fraud in connection with
a ba	nkruptcy case can resi	It in fines up to \$250,000,	or imprisonment for up t	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		V 0.	Ω_I	
		ar Johnson & AM (A)	Mohra	×
	Signature c	of Debtor 1	V	Signature of Debtor 2
	Date 7/7/2	2017		Date
Did y	ou attach additional p	ages to Your Statement of	Financial Affaire for India	iduals Filing for Bankruptcy (Official Form 107)?
XXXXXXXX	, No		Theretal Analis for many	roughs Filling for Bankruptcy (Official Form 107)?
Spanner C	Yes			
lane.				
Did y	ou pay or agree to pay	someone who is not an att	orney to help you fill out	bankruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re;	Johnson, Kaylar			
	Debtor(s)	Case No		······································
		Chapter.	Chapter13	
	VERI	FICATION OF CREDITOR MAT	RIX	
Th knowledge.	e above named Debtors hereby v	erify that the attached list of creditors is tru	ue and correct to the	best of their
Date:	7/7/2017	/s/ Johnson, Kayl Johnson, Kaylar Signature of Debt	- 	Jahren

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Deb	tor 1 Kaylar First Name		Johnson	Case number (if known)	
16		Middle Name	Last Name		
10.		family income that applies to			
	16a. Fill in the state in w	·	Illinois		
		f people in your household.	3		
	household	imily income for your state and fied in the separate instructions	To find	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$76,406.00
17.	How do the lines comp	are?		y and a substant of the carried by stone of the carried by	
	17a. Line 15b is less under 11 U.S.(s than or equal to line 16c. On C. § 1325(b)(3). Go to Part 3.	the top of page 1 of this Do NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined</i> in of Disposable Income (Official Form 122C-2).	
	0.0.0.8 1323(re than line 16c. On the top of (b)(3). Go to Part 3 and fill ou ir current monthly income from	it Calculation of Disnos	tk box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	G Calculate Your C	ommitment Period Unde	r 11 U.S.C. §1325(b)	(4)	
		e monthly income from line t			\$1,263.20
19.	committeett period ande	# 11 U.S.C. 9 1325(b)(4) allow	s you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustn	nent does not apply, fill in 0 or	line 19a.		-\$0.00
	19b. Subtract line 19a f	from line 18.			\$1,263.20
20.	Calculate your current	monthly income for the year	Follow these steps:		
	20a. Copy line 19b.	And the second of the second o			\$1,263.20
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	ment monthly income for the y	ear for this part of the for	n.	\$15,158.40
		mily income for your state and	size of household from lin	ne 16c.	\$76,406.00
21.	How do the lines compa				_
	Line 20b is less than commitment period is	line 20c. Unless otherwise ordes 3 3 years. Go to Part 4.	ered by the court, on the	top of page 1 of this form, check box 3, The	Transmission of the second
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless o <i>period is 5 years</i> . Go to Part 4.	therwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I dec	dare under penalty of perjury th	at the information on this	statement and in any attachments is true and correct.	
	🗶 /s/ Kavlar Joh	$-V_{\lambda}A_{\alpha}A_{\alpha}A_{\alpha}A_{\alpha}A_{\alpha}A_{\alpha}A_{\alpha}A_{\alpha$	Idam .		
	Signature of Debt		Si	gnature of Debtor 2	
	Date 7/7/2017 MM/DD/YY	~~	Da	ate	
	1417071111	11		MM/DD/YYYY	
	If you checked 17a, de	o NOT fill out or file Form 1220	0-2.		

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.